

Last revised 12/1/11

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Qamar B. Rasheed

Debtor(s)

Case No.:

15-12914

Judge:

ABA

Chapter:

13

Chapter 13 Plan and Motions

<input type="checkbox"/> Original	<input checked="" type="checkbox"/> Modified/Notice Required	<input checked="" type="checkbox"/> Discharge Sought
<input type="checkbox"/> Motions Included	<input type="checkbox"/> Modified/No Notice Required	<input type="checkbox"/> No Discharge Sought

Date: September 12, 2016

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 118.00 per month to the Chapter 13 Trustee, starting on October 1, 2016 for approximately 41 of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Isabel Balboa, Trustee	Administrative	as allowed
Ronald E. Norman, Esquire	Administrative	\$3,200.00
Ronald E. Norman, Esquire	Administrative-supplemental fees	\$915.40

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
City of Camden, Dept. of Tax CCMUA	624 Bailey Street, Camden, NJ	\$8,000.00	\$13,683.32
U.S. Bank National Association (trustee for PA Housing Finance Authority)	624 Bailey Street, Camden, NJ	\$8,000.00	\$6,500.00
Philadelphia Dept. of Revenue	845 E. Tioga St., Phila, PA 19134	\$50,000.00	\$25,151.49
Water Revenue Bureau	845 E. Tioga St., Phila, PA 19134	\$50,000.00	\$0.00
	845 E. Tioga St., Phila, PA 19134	\$50,000.00	\$218.99

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

NONE

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with a Chapter 13 Plan Transmittal Letter, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Proof of Service must be filed with the Clerk of Court when the Plan and Transmittal Letter are served.

Where a motion to avoid liens or partially avoid liens has been filed in the plan, a proof of claim filed that asserts a secured claim that is greater than the amount to be paid in the plan serves as opposition to the motion, and serves as an objection to confirmation. The proof of claim shall be served in accordance with D.N.J. LBR 3015-6(a). The creditor shall file a proof of service prior to the scheduled confirmation hearing. In order to prosecute the objection, the creditor must appear at the confirmation hearing, which shall be the hearing on the motion. Failure to appear to prosecute the objection may result in the motion being granted and the plan being confirmed pursuant to the terms as set forth in the plan.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) Unsecured Creditor
- 4) _____

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 5/31/16

Explain below **why** the plan is being modified:

Plan is being modified to list Water Revenue Bureau under Surrender section of plan due to the fact property located at 845 E. Tioga St., Phila, PA 19134 is being surrendered.

Explain below **how** the plan is being modified:

Listed Water Revenue Bureau under surrender section of plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 9-12-16

/s/ Ronald E. Norman
Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: 9-12-16

/s/ Qamar B. Rasheed
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 8 of 9
United States Bankruptcy Court
District of New Jersey

In re:
 Qamar B Rasheed
 Debtor

Case No. 15-12914-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Sep 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2016.

db +Qamar B Rasheed, 3155 Alabama Road, Camden, NJ 08104-3143
 515556524 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
 515338904 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
 515338905 +CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360
 515409441 CITY OF CAMDEN, c/o OFFICE OF CITY ATTORNEY, RM 419 CITY HALL, CAMDEN, NJ 08101
 515338906 +City of Camden, Dept. of Tax, 520 Market Street, 1st Floor, Camden, NJ 08102-1300
 515338908 Clearchoice, 1981 S H R, Reading, PA 19610
 515338907 +Clearchoice, 1981 State Hill Road, Reading, PA 19610-1605
 515338910 +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
 515338909 +Cooper University Physician, Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289
 515338913 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
 515338917 +KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
 515338919 +Ncc Business Svcs Inc, 9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912
 515338920 PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
 515338921 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 515338923 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 515338926 +Southern Management, Po Box 149966, Orlando, FL 32814-8966
 515557757 +US BANK NATIONAL ASSOCIATION (TRUSTEE FOR PA HOUSI, INDENTURE DATED AS OF APRIL 1, 1982), PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1466
 515526402 +US BANK NATIONAL ASSOCIATION, Et Al., Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 515456354 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
 515338929 +Us Dept Of Ed/gleisi, Po Box 7860, Madison, WI 53707-7860
 515338930 +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2016 23:12:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 15 2016 23:12:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515557365 +E-mail/Text: g20956@att.com Sep 15 2016 23:13:02 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ 07921-2693
 515338903 +E-mail/Text: EBNProcessing@afni.com Sep 15 2016 23:12:30 Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
 515457871 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 15 2016 23:08:44 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 515354160 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 15 2016 23:08:44 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 516332723 +E-mail/Text: bankruptcy@phila.gov Sep 15 2016 23:12:52 CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1617
 516335884 +E-mail/Text: bankruptcy@phila.gov Sep 15 2016 23:12:52 City of Philadelphia, Water Revenue Bureau, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1611
 515338914 +E-mail/Text: bankruptcy_notifications@ccsusa.com Sep 15 2016 23:13:13 Credit Coll, Po Box 9133, Needham, MA 02494-9133
 515338915 +E-mail/Text: bknotice@erccollections.com Sep 15 2016 23:12:25 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 515338916 +E-mail/Text: bankruptcy@icsystem.com Sep 15 2016 23:13:00 I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 515338918 +E-mail/Text: bankruptcypdpt@mcmcg.com Sep 15 2016 23:12:18 Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
 515532947 +E-mail/Text: bankruptcy@pseg.com Sep 15 2016 23:11:39 PSE&G, PO Box 490, Cranford NJ 07016-0490, Attn: Bankruptcy Dept
 515338922 +E-mail/Text: bankruptcy@phila.gov Sep 15 2016 23:12:52 Philadelphia Dept. of Revenue, Municipal Services Bldg., 1401 JFK Boulevard, Concourse Level, Philadelphia, PA 19102-1613
 515338928 +E-mail/Text: bankruptcydepartment@tsico.com Sep 15 2016 23:13:08 Transworld Sys Inc/09, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 515405421 City of Camden Department of Revenue & Collections

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 37

Date Rcvd: Sep 15, 2016

515338911* +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515338912* +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515338924* +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
515338925* +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
515338927* +Southern Management, Po Box 149966, Orlando, FL 32814-8966

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor US BANK NATIONAL ASSOCIATION, Et Al...
jgoldman@knllawgroup.com, bkgroup@knllawgroup.com
Ronald E. Norman on behalf of Debtor Qamar B Rasheed ronaldenorman@comcast.net, dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com

TOTAL: 5